## Amendments to the Claims

Please enter the following amendments to the claims:

**Listing of Claims:**

1.     (Currently Amended)     A method of performing a transaction using a transaction card, the method comprising:

accessing a web server of a merchant service provider via an Internet service provider using a transaction device during a transaction involving a transaction card, wherein the transaction device ~~can~~ process<u>es</u> a charge card, a credit card, ~~and~~ <u>or</u> a debit card, wherein the web server includes commands for processing transaction information associated with the transaction card to obtain authorization from the merchant service provider for the transaction; ~~and~~

entering the transaction card into a card reader of the transaction device in order to enter transaction information associated with the transaction card into the web server during the transaction; <u>and</u>

<u>entering confirmation of a previously entered transaction dollar value in response to a prompt from the web server, wherein the transaction dollar value is entered via at least one data entry device;</u>

wherein the transaction device does not utilize any merchant service provider proprietary software or any merchant service provider proprietary network for the transaction information <u>and confirmation of the previously entered transaction dollar value</u> to be processed to obtain authorization from the merchant service provider for the transaction;

wherein the transaction device accesses the web server without accessing any merchant service provider proprietary network.

2.     (Previously Presented)     The method of claim 1 wherein accessing a web server comprises accessing a web page of the web server, and wherein the web page includes commands for processing the transaction information.

3.     (Previously Presented)     The method of claim 1 further comprising entering additional transaction information into the web server via the transaction device.

4. (Original) The method of claim 3 wherein entering additional transaction information includes entering additional transaction information using a touch-sensitive screen of the transaction device.

5. (Original) The method of claim 3 wherein entering additional transaction information includes entering additional transaction information using a keypad of the transaction device.

6. (Original) The method of claim 1 further comprising displaying information on a display device of the transaction device.

7. (Original) The method of claim 6 wherein displaying information includes displaying an advertisement downloaded from the Internet.

8. (Original) The method of claim 6 wherein displaying information includes displaying an electronic coupon downloaded from the Internet.

9. (Cancelled)

10. (Original) The method of claim 1 further comprising updating the commands of the web server.

11. (Currently Amended) A method of performing a transaction using a transaction card, the method comprising:

during a transaction involving a transaction card, accessing a web server of a merchant service provider via an Internet service provider using a point of service terminal having a web browser and a card reader, wherein the web server includes commands for processing transaction information associated with the transaction card to obtain authorization from the merchant service provider for the transaction, wherein the card reader ~~can~~ process~~es~~ a charge card, a credit card, ~~and~~ <u>or</u> a debit card;

entering the transaction card into the card reader in order to enter transaction information associated with the transaction card into the web server during the transaction, wherein the transaction information includes an account number associated with the transaction card;

responding to <u>at least one</u> prompt~~s~~ generated by the web server using the point of service terminal<u>, wherein the at least one prompt requests confirmation of a previously entered transaction dollar value to be entered</u>; and

providing an indication of authorization for the transaction from the web server to the point of service terminal upon the web server obtaining authorization for the transaction from the merchant service provider;

wherein the point of service terminal does not utilize any merchant service provider proprietary software or any merchant service provider proprietary network for the transaction information to be processed to obtain authorization from the merchant service provider for the transaction;

wherein the point of service terminal accesses the web server without accessing any merchant service provider proprietary network.

12. (Currently Amended) A point of service terminal for performing a card transaction, the terminal comprising:

a central processing unit having a web browser for accessing a merchant service provider web server on the Internet during a transaction involving a transaction card, wherein the web server includes commands for processing transaction information associated with the transaction card to obtain authorization from the merchant service provider for the transaction; ~~and~~

a card reader in communication with the central processing unit for receiving the transaction card and entering transaction information associated with the transaction card into the web server during the transaction, wherein the card reader ~~can~~ process<u>es</u> a charge card, a credit card, ~~and~~ <u>or</u> a debit card;

<u>a display device in communication with the central processing unit for receiving at least one prompt from the web server requesting confirmation of a previously entered transaction dollar value to be entered; and</u>

<u>a data entry device in communication with the central processing unit for entering confirmation of the previously entered transaction dollar value;</u>

wherein the point of service terminal does not utilize any merchant service provider proprietary software or any merchant service provider proprietary network for the transaction information to be processed to obtain authorization from the merchant service provider for the transaction;

wherein the point of service terminal accesses the web server without accessing any merchant service provider proprietary network.

13.     (Currently Amended) The point of service terminal of claim 12 ~~further comprising a~~ wherein the data entry device is in communication with the central processing unit for entering additional transaction information into the web server.

14.     (Original) The point of service terminal of claim 13 wherein the data entry device is a keypad.

15.     (Currently Amended) The point of service terminal of claim 12 ~~further comprising a~~ wherein the display device is in communication with the central processing unit for displaying information downloaded from the Internet.

16.     (Original) The point of service terminal of claim 15 wherein the display device comprises a touch-sensitive screen.

17.     (Previously Presented)    The method of claim 1 wherein the card transaction involves a smart card, a charge card, a credit card or a debit card.

18.     (Previously Presented)    The method of claim 1 wherein the transaction device comprises a point of service terminal at a merchant or retail location.

19.     (Previously Presented)    The method of claim 1 further comprising transmitting information to and from a merchant service provider via the transaction device and the web server.

20.     (Previously Presented)    The method of claim 4 further comprising providing an electronic signature using a pen and the touch-sensitive screen.

21.     (Cancelled)